

13. Kivaa naku akaun susu vai po i' poimpidan o' kumohigan dau?

- **Akaun Miganding** – Montok nopo do akaun miganding nga kaanu kumohigan montok do usin-nopi insurans do pionsompipi asal nopo do patalangan do puu bank o' isai poin-nga do akaun miapu.
- **Akaun amanah** – Montok nopo do akaun amanah, nga kaanu i' monoimo kounalan do kumohigan do pionsompipi, asal nopo do i' nopo do patalangan do bank o' isai poin-nga do akaun miapu toi ko kopoihaan montok do monoimo kounalan akaun amanah miampai manaak kopoihaan do kepentingan dioho doid usin-nopi.
- **Akaun do soosondii, miapu, toi asai nopo i' poinkalaja sabagai profisional (miaga do architect, dokutul do nipon om suusuvai poh)** – Soviavi akaun nopo diti nga kumohigan gisom do gontob RM250,000.

Iti no o' pombitanan do poingkuo iti insurans kumohigan do usin-nopi montok di popopooopi do usin di kivaa pipio akaun doid bank poingapu.

Popopooopi Usin	Kavo do Nopi	Ginum (RM)	Kumohigan (RM)
Ahmad	Nopi	300,000	250,000
Ahmad om savo	Pipaapakai	300,000	250,000
Ahmad, savo om tanak tondur	Nopi	250,000	250,000
Ahmad, Leong & Co. (upis luyal)	Pipaapakai	200,000	200,000
Ahmad & Ali Sdn. Bhd.	Pipaapakai	50,000	50,000
Ginum Nopi		1,100,000	
Ginum Nopi Ki-kumohigan			1,000,000

14. Nunu o' taantakan di usin-nopi ku nung miamung o' duvo bank i' sompi-puu nogi?

Kaanu ko do kumohigan sohinaid do duvo (2) po vagu toun toi gisom ogonop timpu toi gisom onuon nu mahik i' usin-nopi, toombo noopo i' hobi tosikap.

15. Poingkuo zou do monuntut do pambalazan dogo sokio do kivaa kaantakan kobohingkaangan do bank poingapu?

Au koi tagal do monuntut. Kivaa i' do kopoihaan do PIDM do poingkuo, nomboo om songian zotiho do manalasai pambalazan di sontob popopooopi do usin. Mambalai mahik o' PIDM tumanud di pionsuat kokomoi do popopooopi usin doid puu bank diho.

16. Nung okonko tuhun Malaysia zou, kivaa nogi naku kumohigan do usin-nopi ku?

O' kivaa. Au i' monuntut do kinoizonon toi kebangsaan o' kumohigan diti, asal nopo do kiusin poingapu doid PIDM, tomoimo kaanu kumohigan gisom gontob RM250,000.00 songuhun do iso bank.

17. Kaanu nogi naku kumohigan i' usin-nopi doid laan do bank ngavi tongoniini do bank tempatan id habus pogun Malaysia?

Au kaanu. Au mongumohig o' PIDM do usin-nopi pionsung diho nokomoi. Nga kivaa i' dati do kumohigan dioho maza insurans usin-nopi toi ko skim kumohigan do Bank doid habus pogun.

18. Nung mokitotos zou do kopoihaan montok diti kumohigan do usin-nopi, isai dii o' udizoon ku?

- Monolifaun do PIDM/Aiso kabalai : **1-800-88-1266**, Tadau Koiso – Kohimo, Jaam 8:30 doungeosub gisom Jaam 5:30 doungeosodop.
- Email kumaa : **info@pidm.gov.my**
- Mogukab hivang website do PIDM : **www.pidm.gov.my**



Perbadanan Insurans Deposit Malaysia
Manaak kumohigan do onsulan om usin nopi nu doid Malaysia

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Perbadanan Insurans Deposit Malaysia
Manaak kumohigan do onsulan om usin nopi nu doid Malaysia

KOPOIHAAN KUMOHIGAN DO USIN NOPI

Kaanu nodi tokou do **kumohigan hobi**
ginumu mantad **PIDM!**

Iho no abal kounsikaan!

Kotinan Insurans Deposit Malaysia (PIDM) nopo nga manaak diau do kumohigan do usin-nopi doid bank om nogi kounalan insurans om takaful nu. Maza do kootulan Sistem Insurans Usin-nopi, om Sistem Takaful om Kumohigan Kounalan do Insurans i' kuasaon do PIDM, kaanu nodi ngaavi i' sontob nakaapu pinopooi om nogi sanganu do sijil Takaful om polisi do Insurans do kumohigan poimbida id siibo do undang-undang. Iti nopo nga pointanud do kuasa do PIDM om popobuu om papavakas do kootulan kousinan Malaysia.

Nuni iti PIDM?

PIDM nopo nga iso kotinan hahansanon do Polinta tinoodo id siiba undang-undang (Akta PIDM) tou 2005, do mongumohig dii sontob nakaapu pinopooi do usin tumanud kootulan Insurans Deposit do Polinta. Mantad po di 31tv Ko-OpodomDuvo 2010, nakoingazo di o' kumohigan diti do kaampai no o' sistem kumohigan do kounalan do sijil Takaful om polisi do Insurans kumaa di sanganu.

Nunu o' kumohigan pataakon do PIDM?

Kootulan Insurans Usin nopi	Kootulan kumohigan kounalan Insurans om Takaful
Mongumohig sontob di pinopooi usin doid bank ngaavi di nakaapu nung sokio kiva kaantakan kibohingkaangan do bank.	Mongumohig sontob dii kiva do insurans polisi do atagakan kounalan Insurans om Takaful dioho, nung sokio kiva kaantakan kohingkaangan do bank.

Poingkuo iti do kapanaak dogo do kounalan?

- PIDM mongumohig do usin-nopi nu doid bank om mambalai diau tosiisikap nung sokio kiva kaantakan kibohingkaangan do Bank.
- PIDM mongumohig kolugian nu do kounalan Insurans toi Takaful, nung sokio kiva kaantakan kibohingkaangan do Bank i' ponopobohi diau do insurans.
- PIDM manaak diau kumohigan diti do sabaaba, au tagal do mangapalai.
- Aiso i' do kabalai mantad dii sanganu do sijil takaful om polisi insurans do kumohigan i' ptaakon do PIDM diti.

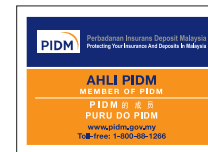
1. Nunu iti insurans do usin-nopi?

Iti nopo Insurans Usin-nopi nga iso kootulan do tinoodo do Polinta do pongumohig do popopooi, i' minsoosonguhun toi ko moniniaga, do mantad do kolugian nung soupama do kiva kibohingkaangan do bank. I' nopo insurans nopi doid Malaysia nga papanaun do PIDM.

2. Isai ngaavi o' kotinan i' poingapu do papapanau do komponi insurans om takaful diti?

Savi-avi bank moniniaga kilisin id siiba Akta Kousinan om Bank 1989 om savi-avi Bank Islam kilisin id siiba Akta Bank Islam 1983 om nogi bank habus pogun doid Malaysia poingampai ngavi do puu-ahli do PIDM. Mositi do sumuang do puu ahli iho tumanud do Akta Kotinan Insurans Usin-nopi Malaysia.

Senarai do puu-ahli do PIDM (komozon do 'puu bank') nopo diti nga obuli pokionuon mantad PIDM: **1-800-88-1266** toi sumuang hivang web do PIDM maza **www.pidm.gov.my**. Intangan noh itia tanda do puu-keahlian doid toinsanan vavazaan do laan do bank nu.



3. Mositi naku do mangapalai toi mokilijistol zou do kumohigan insurans usin-nopi?

Au i'. Au koi tagal do mangapalai toi ko mokilijistol do kumohigan diti. Pataakon sabaaba iti kumohigan usin-nopi kumaa ngavi di akaun usin-nopi.

4. Songkuo dii o' gontob do kumohigan do insurans usin-nopi ku?

Gontob nopo nga kiginumu do RM250,000 songuhun do iso Bank poingapu, poingampai no o' puku om bunga do usin-nopi nu.

5. Kaanu zou naku manamba do insurans montok usin-nopi ku nung katahib no do RM250,000?

Au kaanu. Sabap okon i' ko miaga do insurans biasa toi insurans niawa gia iti. Iti nopo nga titaak toomod do Polinta maza do PIDM.

6. Nung ngavi o' kavo do usin-nopi do kavasa do onuan di insurans usin-nopi?

Iti nopo ngaavi nga akaun nopi om pianu-anu, akaun pointatap usin-nopi usin habus pogun om usin-nopi di pimbodungan nu.

7. Nunu ngavi o' kavo do usin nopi di au kaanu kumohigan do PIDM?

Iti no ngaavi: Usin-nopi au balazan doid Malaysia, usin-nopi id pasaran usin-nopi, usin-nopi i' kiva do suat pidondian (NIDs), usin-nopi do suvai sanganu om suat pidondian do obuli tobuson vagu.

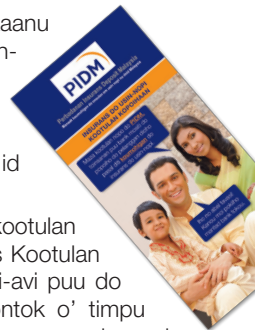
8. Kaanu nogi naku kumohigan insurans do amanah saham?

Au kaanu. Au i' kaampai o' amanah saham doid kumohigan diti.

9. Ingkuo zou do koiho nung kaanu kumohigan insurans ngaavi i' usin-nopi ku?

Mositi do popoiho i' puu Bank nu nung kaanu toi ko au do kumohigan insurans usin-nopi o' produk usin-nopi di poguhui do popooi ko usin doid Bank nokomoi. Toinsanan produk deposit i' kaanu do kounalan diti poinsuat doid lijistol doho id bank.

Pokionuon nopo diti nga misudong do kootulan do kapanaakan do Kopoihaan Insurans Kootulan 2011 do mooi do manaak nodi o' savi-avi puu do kopoihaan di totopot, apakai om koontok o' timpu hohobusan montok do kumohigan Insurans usin-nopi om hinivang do kahakapan diho.



10. Kaanu nogi naku o' bank Islam om bank biasa do kumohigan poimpidan?

O' kaanu kumohigan gisom gontob RM250,000 o' usin-nopi doun Islam om biasa do insurans usin-nopi montok songuhun doid iso bank poingapu.

11. Nung kiva do usin-nopi ku doid piipio bank poingapu, maan dii naku piomungo do toinsanan o' usin-nopi ku do mongiho songkuo gontob kumohigan?

Au i'. Poinsoimpi ngaavi o' kumohigan dii doid toiso-iso bank. Gontob nopo do kumohigan usin-nopi montok do songuhun nga RM250,000 doid iso bank poingapu.

12. Nung kiva do usin-nopi ku doid pipio laan do iso bank poingapu dii, kaanu naku o' savi-avi i' usin-nopi ku di do kumohigan sompiipidan?

Au i'. Usin-nopi nopo doid piipio laan daasom iso Bank poingapu nga maan i' piomungo do mongiho songkuo kumohigan nu mantad diti insurans usin-nopi.